

In re:
Christene E Misciagna
Debtor

Case No. 18-16389-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 17, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	+ Christene E Misciagna, 1045 Spruce Street, Columbia, PA 17512-1334
14327426	+ Barry A. Solodky, Esq. Nikolaus & Hohenadel, 212 North Queen Street, Lancaster, PA 17603-3512
14235853	TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853
14235852	+ TMSHMC Physicians, PO Box 854, Hershey, PA 17033-0854

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 17 2023 23:39:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 17 2023 23:40:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14225381	EDI: CAPITALONE.COM	Nov 18 2023 04:34:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14235165	Email/PDF: bncntices@becket-lee.com	Nov 17 2023 23:58:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14241061	Email/Text: mtgbk@shellpointmtg.com	Nov 17 2023 23:39:00	Deutsche BK as Trustee Soundview Home LN 2007-WMC1, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14241926	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 17 2023 23:40:00	Deutsche Bank National Trust Co., et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14208799	EDI: DISCOVER.COM	Nov 18 2023 04:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14203327	EDI: IRS.COM	Nov 18 2023 04:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14781951	+ Email/PDF: resurgentbkntifications@resurgent.com	Nov 17 2023 23:40:40	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14217292	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:39:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14217200	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 17 2023 23:39:00	Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14242221	+ Email/Text: bncmail@w-legal.com	Nov 17 2023 23:39:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14233884	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:39:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
BRIAN E. CAINE	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
BRIAN E. CAINE	on behalf of Creditor Deutsche Bank National Trust Co. on behalf of the holders of Soundview Home Loan Trust 2007-2, Asset-Backed Certificates, Series 2007-2 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
KEVIN G. MCDONALD	on behalf of Creditor Deutsche Bank National Trust Co. on behalf of the holders of Soundview Home Loan Trust 2007-2, Asset-Backed Certificates, Series 2007-2 bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Select Portfolio Servicing bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Deutsche Bank National Trust Co. on behalf of the holders of Soundview Home Loan Trust 2007-2, Asset-Backed Certificates, Series 2007-2 mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS W. FLECKENSTEIN	on behalf of Debtor Christene E Misciagna Tom@TomFleckenstein.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1	Christene E Misciagna	Social Security number or ITIN	xxx-xx-5504
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-16389-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christene E Misciagna

11/16/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.